
PEOPLE

To obtain information about the housing needs and preferences of IDA clients, we conducted two workshops on April 9 and 16. Although the workshops were a vehicle for collecting information, they were also a venue for facilitating dialogue among IDA clients and between IDA clients and CommunityWorks staff. In what follows we first summarize the primary objectives of the workshops. Next, we briefly describe the workshop design and planning process. Third, we indicate the number of people who attended the workshops as well as the members of the facilitators and support team. Fourth, a summary of the main activities and findings of the workshops is provided. Finally, we outline some of the comments that participants made regarding their experiences during the workshops.

Workshop Objectives

- Promote dialogue among participants (and between participants and CommunityWorks staff) about key issues related to the program and their individual goals;
- Strengthen social ties among group participants;
- Generate interest and commitment to living in and improving the city of Lawrence;
- Promote dialogue and learning among participants about homeownership, including the benefits and drawbacks of different housing types and forms of ownership; and
- Collect information from participants to assess their demand for housing in Lawrence and the barriers to homeownership that they are experiencing.

Designing the Workshops

The design and planning process took approximately five weeks. We met more than fifteen times for a total of approximately 35 hours during the semester to plan the various activities of the workshop. We also met with CommunityWorks staff three times to obtain feedback and suggestions on the types of activities to include in the workshops.

Although many of our ideas were adapted from previous personal experiences with participatory workshops in the United States and abroad, most of our ideas were developed through brainstorming as a group. The focus of our efforts throughout the entire design phase was not to develop methods for collecting information but rather to create processes that would promote dialogue and learning among IDA participants as well as between IDA participants and CommunityWorks staff. This dialogue and learning are necessary to realize CommunityWorks' vision of bringing people and place together. For this reason, we believe that these workshops are not just one-time events for use during a semester to collect information. They are tools that CommunityWorks staff can use on an annual basis to ensure that people are discussing and reflecting on issues central to the convergence of people and place.

In addition to developing formal activities for the workshops, we designed informal social activities for creating a relaxed and friendly environment that would foster bonding not only between workshop participants, but also between the participants and the facilitators. Examples of these informal activities are an ice-breaker game that enabled people to quickly become acquainted with each other's names, a raffle with multiple prizes, salsa dancing and music, and a live guitar concert at the end of the second workshop.

Participants and Facilitator/Support Team

Each workshop was held after business hours on a Friday for approximately two and a half hours. Sixteen IDA clients attended the first workshop. Two were from Group 1, five from Group 2 and nine from Group 3. In addition, one of the members of the Young Architects group, Rebecca Camargo, who participated in the GIS data collection process, also attended the workshop in order to learn more about the project and participatory techniques. The second workshop consisted of twelve participants, two of whom were in Group 1, seven in Group 2 and three in Group 3.

The workshop facilitators and support team consisted of nine MIT students and three CommunityWorks staff members during the first workshop, and six MIT students, one MIT professor and two CommunityWorks staff during the second workshop. Appendices 1 and 2 provide the names of the workshop participants and members of the facilitators and support team, respectively.

Workshop Activities and Findings

The activities and findings of the workshops can be grouped into three main categories: **(1) About the IDA program, (2) About Lawrence, and (3) About Homeownership.**

About the IDA program

This section of the workshop was designed to enable IDA clients to share how they heard about the program, why they joined and what benefits and challenges they have experienced so far as a result of being part of the program. We also asked them to think about how the benefits and challenges of the program would change if the program were expanded to include 35 people per class instead of the current 12, and if men were invited to take part in the program.

a. How did you hear about the program?

People heard about the program through a variety of means. Some women expressed learning about the program through Annery Brea, the IDA program manager, because they were either friends with her or they had had an informal encounter with her in and around Lawrence. Two women learned about the program because they had their children enrolled in after-school activities at CommunityWorks. Others said they learned about it through word of mouth in their neighborhoods or through flyers. The story that best exemplifies the word of mouth phenomenon observed in Lawrence relates to a daughter who, upon hearing two strangers talk about CommunityWorks and the IDA program in the street, rushed home to tell her mother about it. These differing methods of learning about the IDA program are indicative of how deeply embedded CommunityWorks is in the community of Lawrence.

b. Why did you join the program?

Although one woman said that she joined the program to establish a business, all other women mentioned that they were there because they wanted to save money for purposes of buying a house. One of these women expressed that she wants to buy a home because she wants to accumulate equity that she can use in the future to pay for her children's education.

c. What benefits and challenges have you experienced since you joined the program?

Participants were asked to write on index cards the answer to two questions:

1. What are the main benefits of being in the IDA program?
2. What are the biggest challenges of being in the program?

The index cards were grouped by facilitators and discussed later in the workshop (see part f below).

d. If the program were expanded to include 35 people per class instead of the current 12, how do you think the benefits and challenges of the program would change?

Initially, women were concerned about the potential negative impact of a program expansion on the close friendships and support mechanisms that characterize the program at its current scale. However, after some discussion, the women concluded that a program expansion would be desirable because it would enable more women to benefit from the program. Hence, a brief discussion followed that focused on how expansion could occur without jeopardizing the benefits of a small program.

Participants agreed that the highest number of people per class should be 35. It was also mentioned that IDA program coordinators could promote interaction and solidarity among IDA clients by compiling class lists with addresses and telephone numbers, which people could then use for coordinating carpooling or other types of activities.

Also, women thought about new benefits that a program expansion could generate. First, IDA program-related classes could be offered in multiple locations throughout the city rather than in just one location. This would reduce travel time for participants and make the program more visible in the neighborhoods. Second, the more women that graduate from the program, the bigger impact they can make in Lawrence if they work collectively.

e. If the program were expanded to include men, how do you think the benefits and challenges of the program would change?

Initially, the idea of including men in the program triggered significant negative reactions from the women. The women did not want men to be part of the program because they felt that the presence of men would prevent them from expressing themselves. The women also said that one of the best things of the IDA program is that it provides them with the opportunity to set aside time for themselves away from their hectic lives, and that bringing men into the program would take that time away from them. They also felt that the difference between men's and women's outlooks on life would act as a communication barrier between the two groups.

Upon reflection, however, a married woman said that she thought that it would be good for her husband to learn how to save and buy a home, but that he should learn separately from her. Another woman mentioned that she thought that the differences in perspective between men and women could improve her experience in the program. Hence, the women agreed that if men were included in the program, they could be part of certain skills-building classes with women, but that peer support group meetings for women should be held separately from men.

f. Discussion of index cards created in part c: benefits and challenges.

The facilitators then collected and grouped the cards into categories, which were listed on flip charts for purposes of guiding a detailed discussion about the benefits and challenges of the program.

Through these discussions, we learned that participants were extremely positive in general about the program, and contributed many more answers to the “benefits” question than to the “challenges” question. Comments ranged from learning about savings and financial management to enjoying the social and support aspects of the program. Participants wrote about learning the importance of “paying bills on time,” looking for bank “hidden fees,” and “planning for the future.”

The program’s value as a support network and place to create meaningful friendships was mentioned by many of the women. A number of participants simply wrote “friendship” or “support” on their index cards. Another spoke of how the program let her reduce stress and realize there is “a way to get ahead.”

Many women also commented that the IDA program gave them the opportunity to buy their first home. One participant wrote, “It’s the only way I’m going to be able to save for a house.”

The comments about challenges people faced while in the IDA program covered topics both about the program itself and difficulties faced outside CommunityWorks. Participants acknowledged that it was often difficult to attend the meetings – because of and family commitments. One participant complained of not being able to attend because she was sick, and another said that her baby is sometimes sick. Participants expressed frustrations related to the large number of meetings required for the program, or the fact that the meetings are sometimes scheduled during inopportune times. People also expressed concern about the meetings consistently starting late. Others said they wanted more education/skills building workshops to be incorporated into the program. Finally, disagreement among workshop participants about the duration of the program was identified. While a few Group 3 participants considered a two-year duration to be too long, Group 1 participants, possibly reflecting nostalgia for the program, said two years was too short.

About Lawrence

Next, discussion and community mapping techniques were used to initiate a dialogue among the women about their perceptions of the city and their preferred locations for buying a home. The following sections provide a summary of these discussions and mapping exercises

Years of Residence in Lawrence

“How long have you lived in Lawrence?” facilitators asked. Table 3 (below) shows that the majority of women in the workshop have lived in Lawrence more than 10 but less than 20 years.

Table 3: Years of Residence in Lawrence

Number of Years	Number of People
1 to 4 Years	2
5 to 10 Years	2
11 to 19 Years	10
20 or More Years	1

Community Mapping

Facilitators then conducted a series of community mapping exercises to encourage people to consider their social networks and the spatial aspects of their daily activities when deciding where to live in Lawrence.

Facilitators divided workshop participants into three small groups of three to four people. Each group gathered around a mapping workstation with two or more facilitators. Mapping workstations consisted of one large 30”X30” map of the city of Lawrence, a legend indicating the symbols for the information requested from participants, and stickers and markers of various colors for participants to use based on the legend.

The information that participants were asked to map were:

- Where do you live in Lawrence?
- Where do your friends and family live?
- What areas do you perceive to be unsafe?
- Where are the best schools in Lawrence?
- Where do your children play?
- Where do your children go to for after-school activities?
- Where do you go to church?

All groups then reconvened as a large group for a more in depth discussion about the information that had been mapped as well as people’s perceptions about Lawrence.

IDA Client Perceptions of Lawrence

“What do you like the most about Lawrence, or why do you want to stay?” the facilitator asked? Women provided many reasons for why they like Lawrence. Some said that they consider Lawrence to be a safe place, especially compared to their home countries. They described Lawrence as a town with warmth (“*un pueblito que tiene calor*”), a familiar atmosphere where one can share more with others, and a good place to raise children and get old in. “People know me in Lawrence,” one woman said.

Then the facilitator asked what people liked least about Lawrence, or why they would want to leave. The problems that people reported were poor quality schools, the absence of nice parks for children, and the lack of affordable summer activity programs for children under age 12. Although some women reported vandalism and stolen cars to be a problem, all agreed that those problems had been substantially reduced since the new sheriff came to Lawrence approximately four years earlier. One

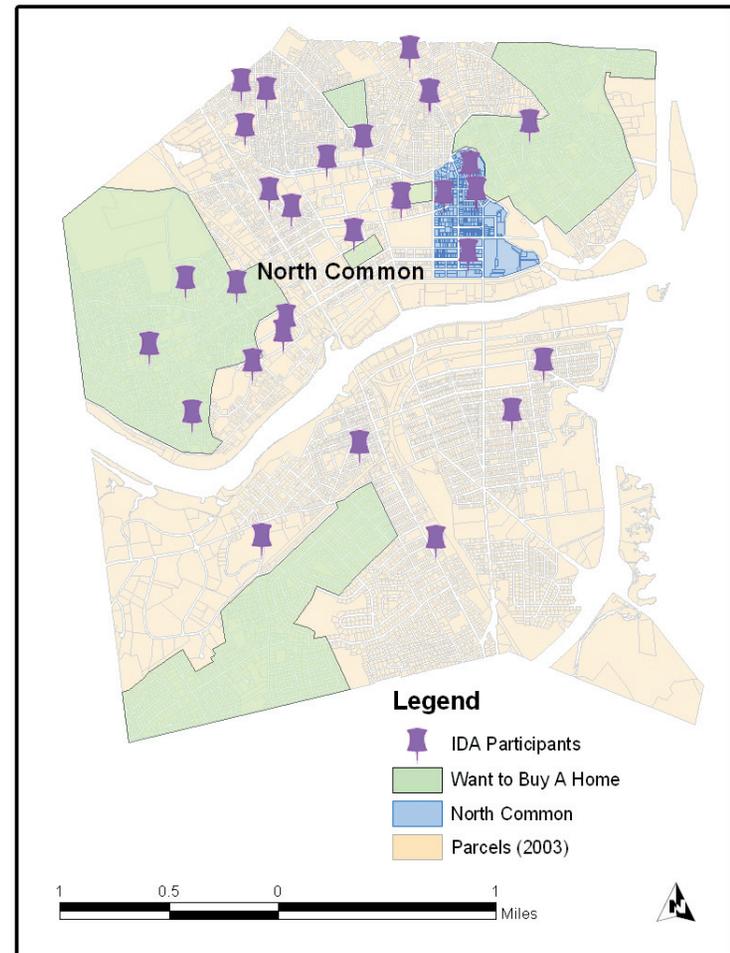
woman, who has lived in Lawrence for 18 years, spoke of old Lawrence with nostalgia: “A new wave of immigrants came who were primarily on welfare and they increased crime tremendously as a result.” Approximately half of the women expressed that they wanted to leave Lawrence.

Amenities

“Why do you live where you live now?” the facilitator then asked. The main amenities that women mentioned were proximity to school, church, park, post office, bus stop and hospital.

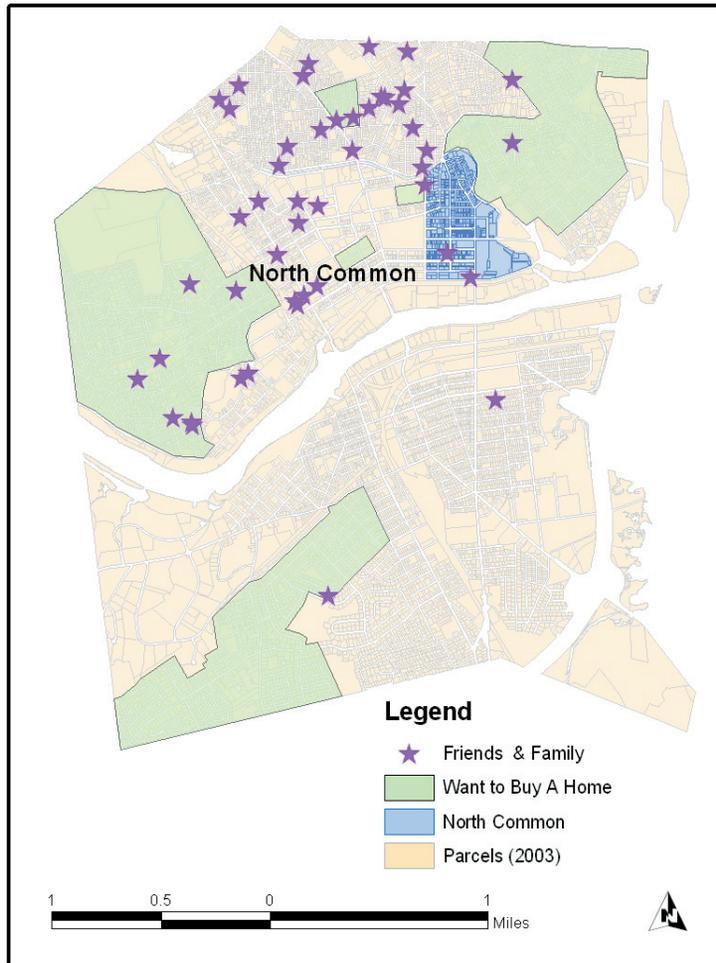
Location of Where People Want to Buy a Home

Following this conversation, facilitators distributed an 11X17 map of Lawrence to each participant and asked the participants to indicate on the map the area(s) of the city in which they would want to buy a home. Maps 1 through 5 below show these areas along with some of the spatial information that was collected during the mapping exercises described above .



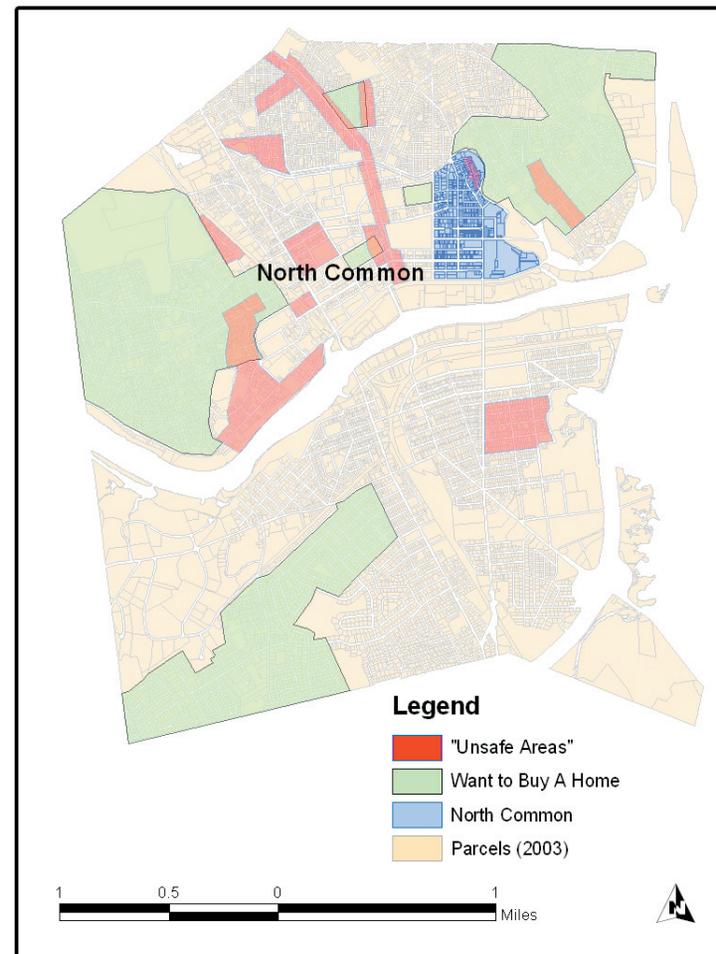
Map 1: Location of IDA Clients' Current Homes

As can be seen in the map above, four of the IDA clients currently live in areas where IDA clients have indicated they would want to buy a home. Also, although IDA clients live in areas throughout the city, they seem to be mostly concentrated north of the Merrimack River which roughly divides the city in half.



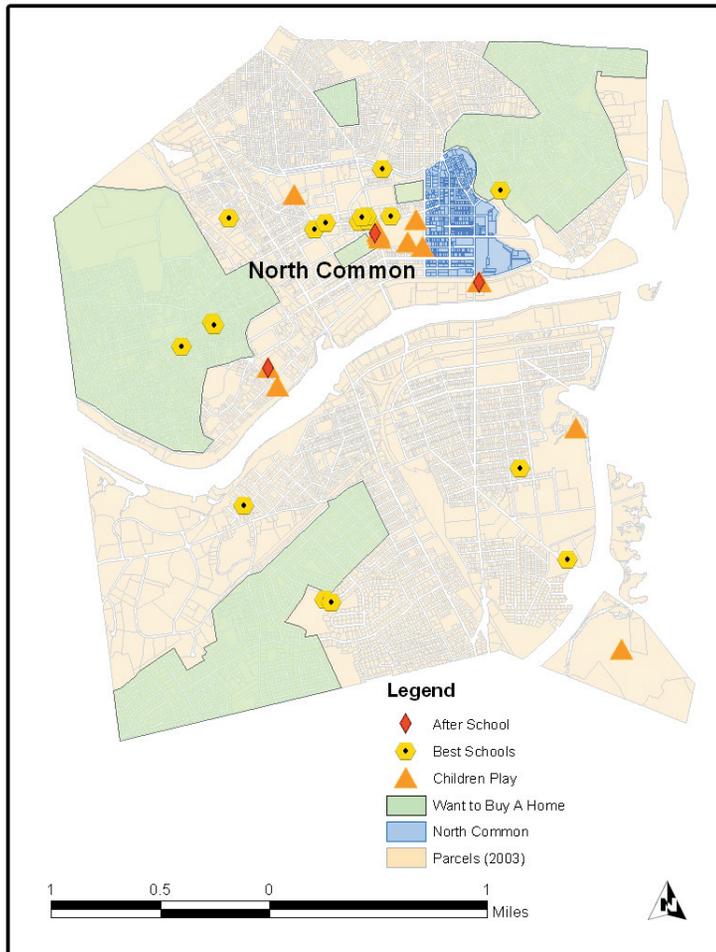
Map 2: Location of Friends and Family

The above map shows that despite the fact that most of the families and friends of IDA clients are distributed throughout north Lawrence, there are some people who would like to buy a house in south Lawrence.



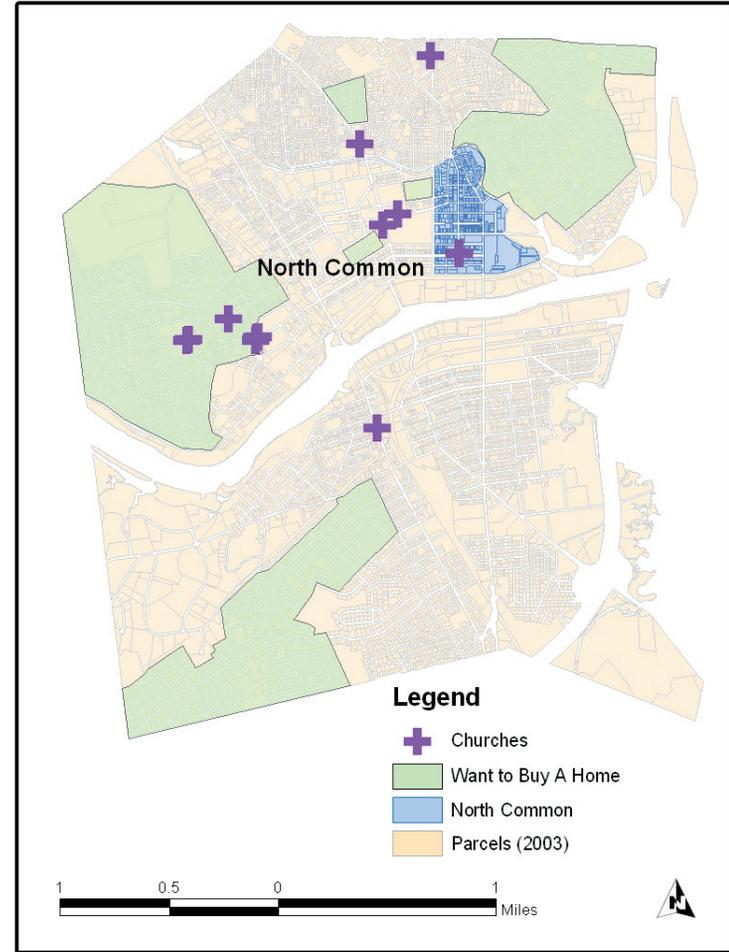
Map 3: Areas Perceived to be Unsafe

The above map shows that most people avoid areas that they perceive to be unsafe when deciding where they want to buy their home.



Map 4: Location of Best Schools, Where Children Play and After School Activities

The above map shows that there is no clear relationship between the location of where people want to buy a home and the location of the best schools, where children play and after-school activities. Nevertheless, proximity to schools and parks was one of the desired amenities that IDA participants mentioned when discussing why they live where they currently live.



Map 5: Location of Where People go to Church

The above map shows that there is no clear relationship between the location of where people want to buy a home and the location of the churches that IDA clients visit. Nevertheless, proximity to churches was one of the desired amenities that people mentioned when discussing why they live where they currently live.

About Homeownership

The final section of the workshop focused on homeownership, specifically assessing women's preferences with regards to housing types and ownership forms.

Housing Type Preferences

We prepared four large 30"X30" posters, one for each type of housing discussed in the workshop: single-family house, 2-4 family house, multi-family building and mill building. Each poster contained photos of the exterior and/or interior of the housing structures it represented.

After briefly describing the four types of housing structures, facilitators distributed three stickers to each participant. Participants were then asked to indicate their preferences by placing their stickers on the correct housing type posters. For example, if a woman had one preference, she could place all three stickers under the poster that represented her top choice. If a woman had two top choices, she could distribute her stickers among these two choices by pasting two stickers on her top choice and one on her second choice.

Following this exercise, the cost associated with each housing structure was introduced: \$1,700 to \$2,200 per month for single family homes, and \$1,300 to \$1,600 for a condo in the three other housing types. Facilitators described these costs and showed how they differed based on housing type. They then distributed three more stickers to the women and asked them to vote one more time based on the new cost information.

The introduction of costs resulted in the expected shift in preferences. As shown in Table 4 below, the group's *a priori* preferred housing types in order of highest number of votes to lowest were single-family house, 2-4 family house, mill building

and then the multi-family building. After costs were revealed, this order changed to include 2-4 family house first, followed by the single-family house and then by the mill and multi-family buildings.

Table 4: Housing Preferences Before and After Costs Were Revealed

Housing Type	Total Number of Votes	
	Before Costs	After Costs
Single-family	22	10
2-4 Family	5	16
Multi-family	1	2
Mill	4	4

When the facilitators asked why people preferred single-family homes over other housing types, women responded by saying that they considered them to be more stable investments. They also preferred the higher degree of privacy, greater amount of indoor space and the yard that single-family homes usually offer. Lastly, they found single-family homes to be safer than apartments in large buildings.

Those who voted for the 2-4 family house said that they did so because it was the closest option to the single-family house in terms of privacy, safety and space. Those who voted for the mill building said that the mill buildings looked beautiful and spacious, but that they had to see the interior in real life to confirm their votes. A lot of women said that they did not vote for the multi-family building because they did not look nice and they seemed too crowded.

When facilitators asked why people did not want to live in the other types of housing structures, several interesting facts about the shortcomings of this workshop activity were revealed. First, some people did not vote for non-single family housing options because they thought that they had to buy the whole building rather than just an apartment within the building, and they were afraid about how they would maintain such a building. Others thought that their investment was less stable than in a single-family home. “It is not something that is mine,” various women said.

We also learned that most women did not know that while owners of single family homes need to be sufficiently self-disciplined to save for future maintenance costs on their own, the owners of condo in multi-family or mill buildings benefit from the presence of a management company that charges them monthly fees and then sets money aside for future building maintenance costs. Others had not thought about the risks that an owner of a condo in a 2-4 family faces if large maintenance expenses arise and no one else in the building is willing to pitch in to cover the costs.

The above mentioned comments show that the women had never seriously looked into buying anything other than a single-family house, and that substantial additional technical information needed to be provided to them if they were to make informed decisions about their housing type preferences. Nevertheless, the exercise was useful in informing workshop participants and CommunityWorks staff of the importance of organizing future courses on the advantages and disadvantages of different housing types.

Forms of Homeownership

Due to the rising home prices in Lawrence, it is becoming increasingly difficult for IDA graduates to qualify for home mortgages. Hence, we wanted to introduce IDA clients to the benefits and drawbacks of collective buying and see what their thoughts on the subject were.

To introduce the concept of collective buying, the facilitator asked five women to stand in the front of the room. The facilitator then asked one of the women to represent individual ownership by standing on her own. Next, she instructed the next two women to represent the concept of informal collective purchasing by standing together and holding hands. Lastly, the facilitator assigned the remaining two women to represent the concept of formal collective purchasing. She did this by placing a chair between the two women and asking each of them to hold one side of the chair. The chair was described as the shared parts of the building – the lobby, laundry room, etc.

The facilitator then explained the benefits and drawbacks of each scenario. The main points that were made for the individual purchasing scenario were that although the ownership form provides financial autonomy, independence and control, it is also high risk because the owner is solely responsible for maintenance and insurance costs, as well as mortgage payments. If the owner cannot make the full payments, no one else is there with whom to split the costs.

The facilitator described the informal collective ownership scenario as an option that offers cost savings for maintenance costs, insurance, yard work, etc. since they are shared among the various homeowners. However, drawbacks exist due to the difficulties associated with having to understand the complex legal structures associated with collective ownership. In addition, having an investment partner limits a person's autonomy and increases financial and social risk.

Finally, the formal collective ownership scenario was described as a case where two or more people get together to buy a building and then convert it into individual condos. The benefits of this endeavor are similar to the informal purchasing scenario in that there are substantial cost savings due to sharing of maintenance costs, insurance, etc. Furthermore, owners of condos experience financial autonomy, control and independence much like the owners who purchase individually. Some of the main drawbacks, however, are the high costs required to convert the units into condos as well as the need for the homeowners to understand the complex legal structures of collective ownership. The women were very intrigued by these three types of ownership forms and expressed a desire to learn more about them. Andre Leroux from CommunityWorks suggested that additional workshops could be held to cover the basics with regards to housing types and ownership options, and the IDA participants unanimously supported his suggestion.

Debriefing

At the end of the second workshop, the facilitator asked the participants to share their thoughts on their experiences during the workshops.

People said that the workshops were fun and informative at the same time. "I liked them because they helped me see the truth," one woman said. A number of women agreed that it was very helpful to see both the risks and benefits of collective buying as well as the differences among housing types. Another woman said that the workshop had opened her eyes to the possibility of buying a home other than a single-family home. "I had not even considered the other options," she said. The women also said that they enjoyed reflecting on Lawrence, and learning about what their other classmates think about the city of Lawrence.

Finally, the women said that the workshops were well-facilitated. They were especially happy that the workshops were held in Spanish, allowing those without strong English skills the ability to fully participate.